

BIR files tax evasion raps vs China firm

By Nikkei Dizon

THE BUREAU of Internal Revenue (BIR) yesterday filed tax evasion raps against a subsidiary of a Chinese joint firm and a local getting company in the Department of Justice, as part of the agency's administrative campaign to run after tax evaders and clean up government revenues.

BIR Commissioner Raul Sison-Honasan disclosed the complaint as Chief State Philippine Commission Engineering Corp. (Chase Engineering), a subsidiary of the

METRO / A25

Fishing tycoon included anew in Barrameda case

ACROSS / A18

Palawan massacre suspect nabbed

WORLD / A27

Thunderstorms bring more misery to China

SPORTS / A29

Falcons pin 1st defeat on Tamaraws



Speaker vetoes Manny plan to train in House

By Michael Lee Ullao

IF MAMMY Pangalos's Rights in Law is not cut virtually empty the halls of Congress, the speaker's veto of the congressional session to be held to train right on the Batasan Pambansa grounds.

That is the fear of Speaker Velasco

SPEAKER'S

PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS



FOR WHICH THE VAT TOLLS Toll gates of the South Superhighway inside Villamor Air Base in Pasay City.

PHOTOGRAPH

Gov't insists on toll tax

Collection starts Monday; only SC can stop VAT

By Cathy Yanesan, Gil C. Cakesang Jr. and Paolo G. Montelibello

MALACANANG is pushing through with the collection of a 12-percent value-added tax (VAT) on road toll starting Aug. 16 despite claims by certain authors of the expanded VAT law that "imposing a tax on a tax" has no legal basis. Toll is a form of tax, according to lawmakers.

"Unless otherwise restrained by the Supreme Court, it will be collected. It is not a new tax," presidential spokesperson Edwin Lacierda yesterday said at a press conference in Malacanal.

The Bureau of Internal Revenue (BIR) expects to collect P1 billion a year from the VAT on toll, which will

cover North Luzon Expressway, Subic Bay Expressway, Coastal Road, Skyway (the elevated and ground levels), South Luzon Expressway (SLEX) and Southern Tagalog Arterial Road.

The toll at SLEX (from Alabang to Calatagan) is set to increase by 300 per

CENT.

Ombudsman says 'euro generals' lied

By Kristine L. Alave and Abigail Page

THE 12 RETIRED and active police of rank and three civilians involved in the case of the so-called "euro generals" lied about the source of the money they were carrying in Moscow in 2004, according to initial findings of the Office of the Ombudsman.

It was also found that the money comprised a private fund, contrary to the officials' assertions at the Senate inquiry that the 165,000 euros (P6.5 million) raised from their Director General's debt but at the Moscow international airport had come from the

OMBUDSMAN/421



CASH LANE Farmer-beneficiaries line up to receive their share of the P26-million initial financial assistance package from the Cagayanwala at the Hacienda Labita children on Thursday. At right, Maria David shows the money she received.



APRIL/2010

Luisita distributes cash to farmers; DAR upset

By Philip C. Talavera, in Iloilo and Jo Marlene Clemente Aguilar/General Luzon

HACIENDA LABITA, ILOILO—Raging farm workers gathered at a weekly clubhouse here to receive their share of an initial P26-million financial assistance funded out by President

Aguino's family for voting to keep the sprawling sugar plantation intact.

There was the limping Wilfredo Gendras, 76, bald in one arm by his son Luisito, who said the P247 his father was charging was the equivalent of his 2,400 shares in the Hacienda Labita Inc. (HLI) under the stock distribution option (SDO) agreed on in 1988.

"My father chose the SDO because we want to have work again, living land would not be enough," Luisito said. "My father said that he is going to bequeath to me the stocks that he has. Hopefully, when the hacienda reopens, we will find work. That is what we want."

Undersecretary Nazario Nolasco of the

Department of Agrarian Reform (DAR) said the distribution of money was an attempt to prompt the Supreme Court that had yet to rule on the validity of the SDO that was ordered scrapped in 2005 purportedly for failing to improve the lives of the hacienda's workers.

LUIZITA/421

Arroyo allies finally file case vs truth body

By Nikkei Dizon and Norman Bordadora

ARROYO ALLIES in the House of Representatives yesterday asked the Supreme Court to nullify President Aquino's Executive Order No. 1 creating the Philippine Truth Commission, saying it was not only "unconstitutional and invalid" but also "an enterprise to pervert history."

MANILA/421

MILF war talk just posturing, says Palace

By Norman Bordadora

MALACANANG is rebuffed by a warning from the Moro Islamic Liberation Front (MILF) that it is preparing for war in near the peace talks do not mature soon.

"I guess it's just posturing on their part," said presidential spokesperson Edwin Lacierda. "We get positive information from them that they are also going to pursue the peace process."

"Maybe they are worried that

the peace process wouldn't push through," Lacierda said of the remarks attributed to MILF chief Eusebio Masad.

The Palace spokesperson said that he expected that talks would resume after the Muslim fasting month of Ramadan.

Lacierda, however, said that the Armed Forces of the Philippines would look out Masad's claims that some of the MILF response came from the

He said that Brig. Gen. Jose

MANILA/421

Charice face job stirs up storm in America

NOW YOUNG—Last month, Charice Pempengco, the petite Filipino singer whose knock-out voice has wonned Oprah and millions worldwide, issued a note of another kind.

To prepare for her appearance on the hit show "Glee" this fall, Pempengco, who is 18,

got Botox injections and a skin-lightening treatment called TheraLase. "I want to look fresh when I appear before the camera," she said on Philippine television during the visit at which her doctor, Vicki Belo, injected her face.

CHARICE/421



CHARICE Pempengco before and after botox.

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LETTA 794J From 204 LETTA, used in 6841 #1 33 above

DILG chief seeks SK abolition

Dr. Alberto Pagan

THE DEPARTMENT of Interior and Local Government (DILG) has proposed to Malabang that the Sangguniang Kabataan, or youth council, be abolished and replaced by a single youth representative in the barangay council.

Roberts said the youth council has not

process itself to be functional and effective in delivering services to the community.

The scrapping of the 30c will not mean that the youth will be deprived of a voice in the community. If anything, it will actually strengthen the position of the youth since a youth representative would now be a regular member of the Council, instead of being before they only act as an ex-officio member, he said.

The abolition of the 18 will save the government approximately P1.5 billion in its

The proposed bill seeks to amend Articles 423 to 426 of the Local Government Code, in effect stabilizing the GE, and amend Sections 367 (1) and 390 to include a youth representative on the boardway council to be elected at large by Wiganes youth aged 15 years old but less than 18 years old at the time of the boardway election.

Specialized effectors.

Under the proposed bill, structural engineering and geotechnical engineering divisions will be held as a subcommittee on Oct. 20, with the same elections to be held simultaneously with the local elections in May 2011 and every three years thereafter.

The bill also amends section 2 of Republic Act 7164, on the law on syndicalized elections, setting out the initial term of office of the youth representatives of two years and eight months, from Nov 30, 2013 to June 30, 2015, and three years subsequently.

It also says that no teenager relative did ever serve for more than three months. One teen, while a youth representative on one such case, was a student too.

The removal officer of the homogeneous representative offices that will be elected on Oct. 25 will convene on Nov. 20, while those elected in subsequent elections will start at month of June 20, following their elections.

Waste Services Filmmaker Brinkley notes they said the leachate discharge will pass through an oxidation on Dec. 27, possibly reducing the toxicity.

Brissotier said he has been informed by the French ministry that the government has taken over the election.

But since Maharashtra wants to achieve these things with the budgetary decisions this year, Gangera will need to pass the necessary laws, he said. **■** *WFO 15-hour Live 120*

No relief in sight, just saber-rattling in PAL labor row

By James H. Auerbach

“L'Espresso” è un marchio registrato di L'Espresso S.p.A.

That's how Philippine surface employees would prove to be should the surface manager want to go ahead and terminate over 2,000 big iron staff of the company.

Giuseppe Sironi, Philippine National Bank president, told partners immediately after yesterday's summit that the meeting at the Department of Labor and Employment (DOLE) between the union and PNB management, "We've had experience before, we will do it again. We can produce. Right, life have process is better, we can pass. Right, we can pass."

Asked where they might prefer, Strom responded: "If it comes, it comes. We will do it like a bird in the night."

What could legally go on either immediately, during very active action does not happen overnight."

At least one of the nominations makes sense, given its relevance in keeping with its place in spite of its controversy, ground handling and air carrier union-related issues.

ing effort. Some leaders said it was within the employees' right to walk.

In a separate statement, P&G assured the buying public that its employees would not

Bombing and labor strikes—especially in public utilities like BGE—did not happen overnight.

"There is a legal process involved which all parties must respect and adhere to, before any kind of up-stroke can be initiated," he said.

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Turn to the Answer

6-MONTH CONTRIBUTION

Pag-Ibig suspends requirement for OFWs

By Jerry B. Espinosa

MANILA (PNA)—Pag-Ibig yesterday ordered the suspension of a provision of the Philippine Overseas Employment Administration (POEA) requiring a mandatory six-month contribution to the Pag-Ibig Fund as a precondition for deployment of workers overseas.

Many other overseas Housing and Urban Development Coordinating Council (HDCC), called for a thorough study of the POEA recommendation and more consultation with affected entities, especially the Overseas Filipino Workers (OFWs) groups.

Many said the study should cover "not only the legality of the policy, but also the propriety of suspending its advanced payment as a precondition to deployment abroad."

The pending proposal should be to the government helping OFWs and not as a burden on them," he said in a statement.

The POEA recently issued a directive, which took effect on Aug. 1, requiring that OFWs pay an initial Pag-Ibig Fund member contribution of P600 as a pre-

condition for the issuance of Overseas Employment Certificate from the labor department.

Republic Act No. 8039, as the Labor Development Mutual Fund Act of 2009, placed under scrutiny the OFWs under mandatory Pag-Ibig coverage.

The Migration-Mutual Fund (MFMF) group based in Manila, which is a subsidiary of Pag-Ibig, said the mandatory contribution as another form of "forced saving" mechanism.

John Leonard Montemayor, the MFMF regional vice president, said Pag-Ibig should be able to do something about what he called an "import and export OFW policy."

Meanwhile, many have denied the claim about forcing and devaluing their savings.

At the same time, he vowed to spend by the issuance of local bills to qualified beneficiaries in all steps towards poverty alleviation, including rapid re-employment.

In a dialog earlier with the Chamber of Real Estate and

Builder Association (CRABA), many declared that the government housing backlog had reached 1.7 million units.

"A great number of Filipinos cannot find homes and thousands of poor families have to leave their parents to seek a

better way of life in Metro Manila and in other urban centers," he said.

He stressed that would have a "negative impact on the effective delivery of basic services not only to informal settlers but to the rest of the communities."

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— Amanda Collins-Jacob, Manila

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— Sharon Arreola/Salazar, Manila

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— Kiana Cerna, Manila

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— Deborah, Quezon City

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By **Alvin Tan**

THE JUDGE's Court spokesman yesterday urged lawmakers to exercise political courtesy and restrain the storm over who the court should appoint to replace Justice Antonio Tena. He said the court should wait for the House to pass a law on the subject. The House is currently debating a bill to create a new court, the so-called "small" court, which would have the appointments of the so-called "small" court members.

"If we can't do that, then the court should wait for the House to pass a law on the subject," the spokesman said. "The House is currently debating a bill to create a new court, the so-called 'small' court, which would have the appointments of the so-called 'small' court members."

Justice Tena, who was appointed to the court by President Benigno Aquino III, is currently on leave. The House is currently debating a bill to create a new court, the so-called "small" court, which would have the appointments of the so-called "small" court members. The House is currently debating a bill to create a new court, the so-called "small" court, which would have the appointments of the so-called "small" court members.

Noynoy swears in 33 new appointees

By **Marvin Fernandez**

PRESIDENT Aquino yesterday administered the oath of 33 new officials during ceremonies held in Malacañan.

Among those who took the oath were executives from various government agencies, including the Department of Education and the Department of Health.

Other officials who took the oath were members of the House of Representatives, including the Speaker of the House, and members of the Senate.

The ceremonies were held at the Malacañan Palace, where President Aquino administered the oath to the new appointees.

Among the new appointees were several members of the House of Representatives, including the Speaker of the House, and members of the Senate.

The ceremonies were held at the Malacañan Palace, where President Aquino administered the oath to the new appointees.

The new appointees will be working on various projects, including the development of the country's infrastructure and the improvement of the country's education system.

Miriam: Congress can terminate VFA

By **Gil C. Cabacungan Jr.**

SEN. MIRIAM Defensor Santiago yesterday claimed that the 1995 Visiting Forces Agreement (VFA) — which governs the presence of United States troops in the Philippines — can be terminated by Congress even without the consent of the United States.

She said the VFA is a treaty, and as such, it is subject to the power of Congress to terminate it. She said the VFA is a treaty, and as such, it is subject to the power of Congress to terminate it.

She said the VFA is a treaty, and as such, it is subject to the power of Congress to terminate it. She said the VFA is a treaty, and as such, it is subject to the power of Congress to terminate it.

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Pinoy arrives with \$140,000, keeps only \$10,000

WITNESSES APPROACHED on Wednesday, a Filipino passenger who brought a \$140,000 cash after arriving at the Pinoy Aquino International Airport. Caroline Chua, who worked aboard Bureau Air Flight 80 arrived 30-35 years, was arrested by customs agents after their initial

gross operatives claimed to have received information that she was carrying cash or her own when she arrived. Her drugs were found, but Customs agents found instead \$140,000 in five boxes of \$100-dollar bills.

Customs later found evidence for further investigation but only with \$10,000. The rest was believed to be evidence with a 2002

Boeing 747-400 aircraft which took off from the airport after the plane was found to be carrying more than \$10,000 cash without an endorsement from the BSA.

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- Juicers

2 flying schools grounded

By Jerome Rosing

The Civil Aviation Authority of the Philippines (CAAP) has suspended two flying schools for alleged safety violations.

Strike Wing Aviation Training Center Inc. and National Aviation Specialized Academy both based in Iloilo City were ordered to stop conducting ground instruction and flight training.

CAAP Director General Albrecht Cost said in a press conference yesterday.

"We are pushing to professionalize and have our aviation schools meet international standards. All violations from flight logs and other documents issued by these schools which are added to ground and flight instruction will not be honored," Cost said.

Strike Wing was ordered on June 9 to stop by a CAAP Aeronautical Training Center.

CAAP Director General Albrecht Cost said in a press conference yesterday.

Cost said that the schools were grounded for not complying with the rules of the Civil Aviation Authority Act of 2006.

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DEPARTMENT STORE

With the proper tools in place, our teachers have more to share.



The PLET-SMART Gabay Guro broadbanding and computerization program dedicates PLST myGSL tribute plans to every teacher across the nation.

When PLET-SMART Foundation's Gabay Guro (GG) started its broadbanding and computerization program for schools in 2008, more teachers and students were provided with tools for better learning, including free PLST myGSL broadband connections. One of GG's core pillars, this program has managed to reach out to schools nationwide, and continues to do so in order to help improve the country's educational system.

Now, teachers can enjoy their very own broadband connection through the GG Teacher's Tribute Card, which will give them 25% off on any PLST myGSL plan of their choice and access to special offers such as computer bundles for as low as P13,085.00. All they have to do is log on to www.gabayguro.com to apply and to find out what else is in store for them, including GG training activities and activities, as well as a host of other privileges.

This broadbanding and computerization program with PLST myGSL is just one of the many exciting plans for teachers, as Gabay Guro's way of showing its love for our country's heroes of education.



Teachers eagerly share the computer skills in-class by Gabay Guro. The card also comes with free access from PLST myGSL.



PLST myGSL tribute plan makes school IT network one of the fastest-growing internet connections in the country at P13,085.00 (one-time fee) and P13,085.00 (monthly fee).



One of the teachers from Pinar del Rio Province School has the PLST myGSL broadband connection in her school's computer.



The Gabay Guro Foundation (GGF) Gabay Guro program dedicates 25% of its profits to the PLET-SMART Foundation (PSF) to support its IT network.



PLST myGSL tribute plan makes school IT network one of the fastest-growing internet connections in the country at P13,085.00 (one-time fee) and P13,085.00 (monthly fee).

Learn more about Gabay Guro's exclusive offers for teachers by logging on to www.gabayguro.com.

[illegible]

Age (yr)	Sex	Height (cm)	Weight (kg)	Body mass index (kg/m ²)
10	Male	140	35	17.9
11	Female	145	38	18.3
12	Male	150	40	17.8
13	Female	155	42	17.4
14	Male	160	45	17.6
15	Female	165	48	17.4
16	Male	170	50	17.3
17	Female	175	52	16.8
18	Male	180	55	17.3
19	Female	185	58	16.7
20	Male	190	60	16.5
21	Female	195	62	16.2
22	Male	200	65	16.3
23	Female	205	68	16.1
24	Male	210	70	15.9
25	Female	215	72	15.6
26	Male	220	75	15.5
27	Female	225	78	15.3
28	Male	230	80	15.1
29	Female	235	82	14.9
30	Male	240	85	14.8
31	Female	245	88	14.6
32	Male	250	90	14.4
33	Female	255	92	14.2
34	Male	260	95	14.1
35	Female	265	98	13.9
36	Male	270	100	13.7
37	Female	275	102	13.5
38	Male	280	105	13.4
39	Female	285	108	13.2
40	Male	290	110	13.0
41	Female	295	112	12.8
42	Male	300	115	12.7
43	Female	305	118	12.5
44	Male	310	120	12.3
45	Female	315	122	12.1
46	Male	320	125	12.0
47	Female	325	128	11.8
48	Male	330	130	11.6
49	Female	335	132	11.4
50	Male	340	135	11.3
51	Female	345	138	11.1
52	Male	350	140	11.0
53	Female	355	142	10.8
54	Male	360	145	10.7
55	Female	365	148	10.5
56	Male	370	150	10.4
57	Female	375	152	10.2
58	Male	380	155	10.1
59	Female	385	158	9.9
60	Male	390	160	9.8
61	Female	395	162	9.6
62	Male	400	165	9.5
63	Female	405	168	9.3
64	Male	410	170	9.2
65	Female	415	172	9.0
66	Male	420	175	8.9
67	Female	425	178	8.7
68	Male	430	180	8.6
69	Female	435	182	8.4
70	Male	440	185	8.3
71	Female	445	188	8.1
72	Male	450	190	8.0
73	Female	455	192	7.8
74	Male	460	195	7.7
75	Female	465	198	7.5
76	Male	470	200	7.4
77	Female	475	202	7.2
78	Male	480	205	7.1
79	Female	485	208	6.9
80	Male	490	210	6.8
81	Female	495	212	6.6
82	Male	500	215	6.5
83	Female	505	218	6.3
84	Male	510	220	6.2
85	Female	515	222	6.0
86	Male	520	225	5.9
87	Female	525	228	5.7
88	Male	530	230	5.6
89	Female	535	232	5.4
90	Male	540	235	5.3
91	Female	545		

Megaworld first-semester net income rises by 12% to P2.2B

MANILA (BPI) — In real estate sales and retail income, Megaworld's first-semester net income rose by 12% to P2.2 billion in the first semester of the year from a little less than P2 billion a year ago.

The company's first half audited financial statements showed that consolidated revenue rose by 6 percent to P4.2 billion, from P3.9 billion in the

same period last year. Of the total, real estate sales accounted for P6.1 billion, while income from its business projects without real estate and retail development contributed P1.3 billion. Megaworld also first and real estate in developing information technology park in the country through its subsidiary Citycon, a subsidiary in the Philippines Stock Exchange-listed.

The Eastwood City development provided a 24.7 percent increase in real estate sales, mostly in BPO Parks and IT centers. The company recently responded to its peak portfolio in McKinley CBD, which is the first business district in the Philippines, which should be launched soon.

With this portfolio, Megaworld said it was now the

country's biggest BPO office landlord. The company said it would have almost 300,000 square meters of office space in its portfolio by the end of the year. Projects in the pipeline include developments in EDSA and Cebu, which should be launched soon.

Megaworld had also purchased land in North Florida last year, making it a

major land owner in the North American area, the company said. On the residential side, Megaworld said it has an ongoing project in Marikina City, as well as a number of new developments in various areas, including Central Business District.

"We remain optimistic about the prospects of the property industry. Our new

project launches, especially those in the EDSA and McKinley CBD, have been selling quite well. We are definitely on track to meeting our sales targets for the year. Our BPO buildings have become a major attraction for the top 500 BPO companies," Megaworld executive director and senior vice president Eugene Sison said.

Abigail L. Al

BCDA seeks challengers to SM bid

Upfront cash of P2 billion, secured revenue of P26 billion for 20 years

By Abigail L. Al

THE Inter-Convention and Development Authority is seeking challenges to the scheduled proposal of SM Land Inc. for a joint venture to develop a 35.1-hectare property in Divisoria, Manila.

The property up for development is composed of parcels of land currently occupied by the Inter-Convention Center (ICC) and Special Services Unit (SSU) of the Philippine Army and the Southern Naval Institute (SNI) and Philippine Marine Corps (PMC) of the Philippine Navy.

The four-hectare South section plan provided for the development of the 35.1-hectare area into a medium to high density residential and retail use complex, with a strong institutional component and a maximum affordable gross floor area of 1,355 million square meters.

The entire property is located along Leron Avenue, a local road in the Divisoria area, near the National Shipping and Recovery Information Authority area and a bus station stop of

land owned by the Philippine Army.

It is considered a proposed SM Land offered an upfront cash payment of P2 billion upon the signing of the joint venture contract with the BCDA.

It also submitted several profit estimates amounting to P2.3 billion for 20 years or P94,000 per square meter. The SM Land also offered to share the 20 percent of the total revenue to the BCDA.

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PHILIPPINE Development Authority president Dennis H. Lim, who is also chair of Section ABC Inc., (center) shows views with Philippine Ports Corp. chair Tony Tan Caktiong (right) and International Business Development, who are both heads of the company. (BPI) National/News Conference and Edge at the SM Conference Center. The company conference adopted the theme, "The Roadmap to Real Growth in the New Decade."

Insular's new business premiums surpass P1-B mark

MANILA (BPI) — Insular's first-half new business in new business premiums is up 12% to P1.1 billion in the first half of the year.

Insular was registered in all product lines and premium volume between additional as well as non-conditional products showed a better balance. Of particular note was a strong recovery in investment industry products.

Insular Life and said executive officer Victor A. Lujan said the data reflected the renewed confidence of its

customers in financial markets. The Manila-based insurer added by higher performance in 2011, the first half of the year.

Insular's first-half new business in new business premiums is up 12% to P1.1 billion in the first half of the year. Insular was registered in all product lines and premium volume between additional as well as non-conditional products showed a better balance.

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We find ways

BDO infusing cash into Exportbank

By Doreen C. Buntis

MANILA (BPI) — BDO is infusing additional liquidity into Exportbank Inc. (EBI) to help it meet its obligations to its creditors.

The company said it was infusing P100 million into EBI to help it meet its obligations to its creditors. The company said it was infusing P100 million into EBI to help it meet its obligations to its creditors.

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Gov't cancels sale

MANILA (BPI) — The government has canceled the sale of the 50 percent stake in the 100 percent-owned Exportbank Inc. (EBI) to the private sector.

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Asian share prices slide

HONG KONG — Asian stocks slid to a three-week low on Thursday as growing doubts about global economic growth that also helped the dollar slide to its point after a record high of 1.57 to the dollar.

The dollar climbed against all major currencies for the first time in 15 years, high against the US dollar on Wednesday, prompting Japanese policymakers to voice concern about the currency's strength.

High yielding currencies such as the Australian and New Zealand dollar and commodity prices also fell following news of a surprisingly large US trade deficit and a downgraded British growth forecast by the Bank of England.

The US trade gap widened 18.4 percent to \$46.6 billion, suggesting its second-quarter economic growth was

Doubts over global, US growth rising

weaker than previously thought. The report follows the Federal Reserve's gloomier economic outlook published earlier this week and a series of data from China continuing to signal sluggish and factory output growth was slowing.

"We could see economic output and double dip or struggle through and begin to grow with private demand starting to carry their weight," said Drew Hesse, manager at Aberdeen Asset Management, which manages \$12 billion of Asian equities.

The trade data dented the hope under US leaders, which lagged their more pessimistic view in nearly a month as demand fell in many sectors.

The 2002 rules of New Pacific on Japan trade fell 1.4 percent, led by insurance and energy sectors. It is at its lowest since July 23 and has led to a negative territory.

The dollar is widely expected to bid for US Treasury with the 10-year yields at more a 1.4 percent low.

Meanwhile, the US dollar fell against a basket of other major currencies after rising nearly 2 percent to one point overnight, well above its 200-day moving average. The gold rose \$2.20 to \$1,209.20 an ounce, still hovering below the closely watched 30-day moving average.

Oil plunges further in regional trade

SINGAPORE — Oil prices took a hit in Asian trade Thursday as a series of negative economic data and rising doubts about global economic recovery weighed in.

New York's crude oil futures fell 41 cents to \$77.37 a barrel in the afternoon. Brent, North Sea crude for September reversed 35 cents to \$77.05.

"Global economic recovery is pulling down crude prices — quite a lot of bad news is coming out from Europe, Asia and the US," said Vasek, senior principal of Eurasia and

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"The Chinese economy is starting to show signs of weakness and the US Federal Reserve has said that the pace of the economic recovery is becoming more gradual," Hesse said.

The Fed had said in a statement issued Thursday that US growth "has slowed in recent months... (The) pace of economic recovery is likely to be more modest in the near term than had been anticipated." A Bank of England downgrade of its outlook for growth in Britain also weighed on investors, Hesse said.

"The British economy's weak Wednesday forecast in a quarterly report that gross domestic product (GDP)

growth would average about 1.6 percent over the next three years.

That was lower than the previous estimate of between 1.8 and 2.0 percent. It fell, owing partly to the impact of the government's recent austerity budget that was aimed at shrinking the public deficit.

"We are seeing therefore all this increasing the downward trend from yesterday," Hesse said.

Oil prices plunged on Wednesday in a frenzy, spurred by crashing global equity markets, despite falling US oil inventories and upgrades to the International Energy Agency's global oil demand forecast for the year.



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BUSINESS

More firms outsource finance lead to banks

By Derek C. Davidson

MCOR, PHILIPPINE: Corporations will continue to bank their financial and cash management requirements, including employee benefits, as per a surveying study.

The heightened competition among banks will also drive down the cost of outsourcing such services, driven by outsourcing executives and their clients, and BPI Family Bank president Alex Theodore Limonero.

"Corporations will continue to outsource...to improve cash efficiency, reduce operating costs and track expenses and payments with greater accuracy," Limonero said, adding a recent presentation at the Corporate Treasury Forum and organized by Financial Magazine Foundation.

He said the efficient use of cash within the corporate accounts and success payable cycle would be beneficial to the corporation and to its capital and customers.

Cash management solutions closely start with cash collections from customers in account and liquidity management, as well as payments to employees, agents, suppliers, business partners and the government.

"We will bank the client's money to make it easy for you," Limonero said, noting that competition among banks would allow corporate clients to command lower prices and more benefits.

More companies may even outsource even the benefits to employees. Limonero said, as banks were willing to provide consumer loans to employees

Doctors to help cure tax woes

By Ramon W. Domingo

THE 5,000-MEMBER Philippine Medical Association is in talks with the Bureau of Internal Revenue with regard to a planned pact on cooperation amid renewed efforts to make sure that professionals pay the right amount of taxes.

Nelson M. Apao, Internal Revenue Deputy Commissioner, said he had met with PMA officers and discussed areas of cooperation to ensure better tax compliance among doctors.

Apao said the meeting took place after the PMA approached Internal Revenue Commissioner Eric S. Hontela to tell her that the group would cooperate with the BIR and observe allegations of non-compliance with tax obligations among its members.

PMA leaders "pledged" their support in

PMA, BIR hold discussions on cooperation pact

the tax campaign efforts of the BIR, he said in 2010, the BIR "committed to conduct information dissemination activities to the members of the association in a mutually win-win basis with respect to tax compliance matters."

Apao said PMA and BIR were drafting a memorandum of understanding to spell out statements of support.

Apao said the pact would be at the forefront among professional groups in helping behind the tax campaign of the government.

"The BIR for its part assured its members and prompt service to the members of the association," he said.

Earlier, Finance Secretary Cesar E. Purisima said that in 2009, PMA's income of 21 percent of its collections on net income and profits were "generally shared by cases on filed wages and very little on self-employed professionals."

He said major reasons constituted 82 percent of the amount while the self-employed and professionals—including lawyers and doctors—accounted for just 3 percent.

The Finance chief said that with total collections from self-employed individuals amounting to P2 billion, and the total number of active tax identification numbers as reduced to those engaged in the exercise of a profession, the average level of tax collected per professional is only P58,000.

BIR trains guns on erring public accountants

THE BUREAU of Internal Revenue has started training after independent accountants who may be helping to improve their malpractice there on liabilities.

Revenue Deputy Commissioner Nelson M. Apao on Wednesday said the BIR had sent out "show cause" letters to at least 20 certified public accountants for having issued opinions in the audit reports of their clients' finances. In the reports, the BIR found "undated and verified material misstatements."

Apao said the move was prompted by the discovery through the BIR's third party sys-

tem, "of big understatements of declared sales and incomes (also understated under payment of taxes)."

The move is also part of the government's effort to further improve tax compliance and ensure the payment of appropriate taxes, particularly now that the BIR aims to collect P500 billion this year, he added.

Under the third-party system, the BIR gathers data from other sources like suppliers, which are then compared to the financial statements of companies.

Based on BIR findings, some companies de-

clared gross sales of P367 million in certified by an independent CPA. But according to third party sources, the purchases amounted to P463 million.

In letters to the accountants, the BIR said that had the auditors breakdown the generally required sales provisions, they would have easily uncovered understatements of sales and consequently, tax liabilities.

Apao said the CPAs concerned were given 15 days from receipt of the letters to explain in writing the findings of the BIR.

He said under CPAs' firm signature at verification of their accreditation as tax practitioners and possibly their professional licenses.

Last month, Finance Secretary Cesar E. Purisima said the BIR was working on a consultation, largely and banks supported by helping tax providers.

Purisima said accreditation of accountants with the BIR would be reviewed considering that many companies' bank accounts by a single person, such individuals may actually represent a large staff, he added.

"If [taxpayer] give financial statements [initially] we have various sources to address that," Purisima said. "This may involve filing more against accountants and even lawyers who may have used an accountants for tax evasion."

According to Purisima, a similar trend of banks will also be conducted, especially those that have companies in more "sensitive" for credit purposes.

He was warning to the practice of the accountants that large one bank for the understated amounts for creditors. **Ramon W. Domingo**



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MOLDEx REALTY INC. INKED DEAL WITH UCPS FOR GRAND RIVIERA SUITES

Moldex Realty Inc. (MRC) one of the country's leading property developers, recently inked a memorandum of agreement with the United Coconut Planters Bank (UCPB) to develop The Grand Riviera Suites. The vertical development, which will span the strong Pines Residential Center Phase II in Alibon, will be an addition to the growing number of MRC's high-end residential projects within the city. The Grand Riviera Suites will be a 10-level luxury residential tower which will combine distinct modern contemporary architecture and a grand high-ceilinged lobby perfect for a grand view of the famous Manila Bay sunset. The development is blueprint to contain modern residential units ranging from 1 to 3 bedrooms configurations complemented by pool and luxurious amenities and facilities. The Grand Riviera Suites located just across the US Embassy, enjoys a privileged location and is poised to be the next winning investment in the area. For assistance visit us on project call 922-2875. **Stellar** is chosen. From left, MRC Group of Companies (MRC) president/CEO Armando Francisco, MRC vice president Michael S. Uy, United Coconut Planters Bank CEO chairman Ramon T. Uy, MRC chairman Jacobo T. Uy (standing from left to right) Realty Inc. president Ray C. Dato, MRC AWP Realtors C. Lee and UCPS Anti-corruption Manager Cynthia Gomez.



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Phinma income down 53% in H1

PHINMA CORP posted a 53-percent year-on-year decline in its first-half consolidated net profit to P15.4 million, partly due to one-off gains on sale of shares in Bureau of Internal Revenue (BIR), according to its earnings report for the period.

Phinma, majority-owned by BDO, Consolidated Industries Inc., also posted some foreign exchange-related losses. Its energy and business process outsourcing businesses also recorded losses in the first semester.

During the first half of last year, operating income attributable to equity holders of parent amounted to about P200 million. Excluding gains on sale of shares in Bureau of Internal Revenue (BIR), operating income for the same period last year amounted to P123.4 million.

This year, Phinma reported lower-related losses amounting to P15.2 million. In the same period last year, it posted P12 million. The company also posted up a P10 million share in losses of State-aided C&I Energy Development Corp. and a P9.1 million share in the net loss of One Business Ltd.

"Both companies, however, are expected to reverse during the second half," the Phinma disclosure said.

Outside the energy and BPO businesses, however, the conglomerate posted strong results. Equity is net earnings of Union Global Cement Corp. declined to P11.4 million from P14.4 million a year ago.

Income from and income into Phinma Treasury Holdings Corp. likewise jumped to P94.3 million from P1.7 million a year ago.

Net income contribution from its education business dropped to P2.4 million compared to P1.4 million a year ago.

Phinma reports to end this year "with slightly better results" compared to 2009, when it posted a P200-million operating net income attributable to equity holders of parent. **Justo C. Dumlao**

OBITUARIES

ROSARIO "NENA" MAGSAYSAY
BARRETTO OLIVARES

Born in San Antonio, Zamboanga and
Former Publisher and President of Philippine Journalists, Inc.
and of "News Today"

Died peacefully in the Grace of our Lord in Medical City, Philip-
pines Wednesday, August 11, 2010, at the age of 75.

She is survived by her loving and faithful husband, Luis "Tito" P. Olivares, Jr.,

Three Children:

Ramon Luis "Buster" Olivares, and wife Jessica "Bibi"
Georgina Laine "Gina" Olivares-Jensen, and husband Ramon "Mike"
Marla Olin "Tina" Olivares
Patricia Hilda "Trina" Olivares-Lock, and husband David
Luis Juan Carlo "Chuck" Olivares, and wife Johanna Karlee "Ginger"
Aimee Laraine "Peachie" Olivares-Morris, and husband Ronald

Six siblings:

Guillermo "Chito" Barretto, and wife Agnes
Archie "Rachin" Barretto-Acedillo, and husband Reginio "Bully"
Vicente "Chito" Barretto, and wife Milagros "Mila"

Six grandchildren:

Ron Olivares, Gina and Quinn Jensen, Paula Alabado, Anne-Charlotte Olivares,
and Haico Morris

And her in-laws and other relatives.

The wake for Nena will be held at Sta. Maria della Strada Church, Balibisan Road,
Quezon City from Saturday, Aug. 14, 4 p.m. up to Monday, Aug. 16. There will be a daily
mass at 7 p.m. with the final funeral mass on Monday, Aug. 16, at 7 p.m.

In lieu of flowers, donations to Nena's home town Chapel of the Carmelite Convent
at Barrio Malinao, San Felipe, Zamboanga, will be much appreciated.

REMEDIOS R. SISON

peacefully joined our Lord
on August 10, 2010 at the age of 97

Living wife of Atty. Luis R. Sison and sister Teresa R. Singson;
children and in-laws: Tess & Atty. Ely Fernandez; Mimi & Atty. Obed
Ragasas; Tony, Emil & Connie Sison; Don & Lita Sison; Engr. Tito
& Nanette Sison; Chito & Engr. Mahang Vinkuan and Atty. Gary &
Jag Sison; grandchildren: Larry Fernandez; Ressa-Josonop; Winnie
Abella; Joy & PJ Fernandez; Ada, Mita & Pio Ragasas; Alex Sison;
Niko Sison; Tina de Guzman & Jorge Sison; Tintin Samaniego;
Carlo & Florence Sison; Marga & Maica Sison; in-laws and grand-
children.

Body lies in state at Sison Ancestral House at 48 Gov. A.U. Sison St.,
Lingayen, Pangasinan.

Interment follows after the 9:30 a.m. mass at Lingayen Cathedral on
Sunday, August 15, 2010.

Remember me that I have gone away
Carried away into the silent night
Where you will hold my hand in yours
Love you until the end of the world
Sweet goodnight
Think of me and hope not to forget
Of love and life
Write to me you should forget and write
That you should remember and be sad
Let me live in your heart to joy
Then I have not truly died

DR. SYLVIA INES PAULINO

Charter member of Delta Lambda Sigma MP Deathly 98

Beloved wife of Dr. Jose M. Paulino (†)

Beloved mother of Cecilia, Ambert (†), Dr. Antonio Aquino & Iselda,
Gabriel & Ma. Belinda, and Ma. Esperanza & Charlie Lagdameo.

Beloved grandmother of Sylvia Linglingay & Onae Mercado, Mike & Erica, Sam & Tyti Cruz,
Gis, Karla, Orl, Kaye & Daniel & Giza Lagdameo.

died this August 11, at the age of 86.

Her remains lie in state at Presidential Suite, Loyola Chapel, Guadalupe, Makati City.
Interment will take place on August 14, at 10:00 a.m.
at San Felipe Neri Cemetery, Mandaluyong City.

FATHER GEORGE SCHWARZ, SDB

Born : October 31, 1915
(Landshut, Germany)
Died : August 10, 2010
(Makati City, Philippines)

He died at 95 years of age, 78 years as a Salesian
and 69 years a priest.

Fr. George Schwarz was Rector of Don Bosco
Technical Institute, Tarlac, Tarlac and Don Bosco
Technical College, Mandaluyong City, Manila.

He was missionary in China (1932 - 1955) and
worked in the Philippines (1956-2010).

Holy Mass and Funeral on Saturday, 14 August
2010, at 9 a.m., Mary Help of Christians Chapel,
Don Bosco College, Carlabang, Laguna.

SOLEDAD RAMOS TEODORO

Joined her Creator on August 10, 2010 at the age of 95.

Her beloved children BENNETTA, FRANCILLA and
MARCOS, and grandchildren JAVIER, MARIKIT,
LAKAMBINI, FRANCESCA, and KESEM, great-
grandchildren and other relatives request your prayers for the
eternal repose of her soul.

Her remains lie in state at the Loyola Memorial Park Chapel,
Marikina City.

Interment will be on Saturday, August 14, 2010, 10:00 a.m.
at Loyola Memorial Park, Marikina.

An obituary
with a poem
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tribute to your
dear one

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FRANCISCA A.
ALISANGCO

Peacefully joined our Lord on
August 12, 2010 at the age of 86

Her loving daughter, Ennie
request the please reader to pray
for the eternal repose of her soul.

Her remains lie in state at La
Pazenda Park, Sucat, Pasig City.

Interment will be on Sunday,
August 15, 2010 at Manila
Memorial Park, Sucat, Pasig City
after the 10:00 a.m. Mass.

"I have
fought
the good
fight,
I have
finished
the race.
I have
kept
the faith."
(2 Timothy 4)

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People, Events & Products

BPI lends to first commercial biomass energy provider in Muntinlupa

THE BANK of the Philippines Institute for Sustainable Development (BPI-SD) has approved a loan to the first commercial biomass energy provider in Muntinlupa, Philippines. The loan is for the construction of a biomass power plant in Muntinlupa, Philippines. The plant is owned and operated by the Muntinlupa Biomass Energy Corporation (Muntinlupa BEC). The plant is expected to generate 10 megawatts of power and will be a significant source of renewable energy for the region.

BPI-SD is a unit of the BPI Group, which is a leading financial institution in the Philippines. BPI-SD is committed to promoting sustainable development and is providing financial support to various sustainable projects. The loan to Muntinlupa BEC is part of BPI-SD's commitment to support sustainable energy projects.

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FINEX UP WITH STRATWORKS

The Financial Executive Institute of the Philippines (FEI) has signed a strategic partnership with Stratworks. The partnership is aimed at providing training and development programs for the financial industry. The FEI is a leading organization in the Philippines, and Stratworks is a leading organization in the United States.



FEI and Stratworks representatives.

NGC AT JOYO AID THE WAY

NGC AT JOYO AID THE WAY. The NGC AT JOYO AID THE WAY project is a joint venture between NGC and JOYO. The project is aimed at providing aid to the people of JOYO. The project is expected to be completed by the end of the year.

Global-Link organizes SIP

Global-Link organizes SIP. The SIP is a project aimed at providing aid to the people of JOYO. The project is expected to be completed by the end of the year.

SEMI-FROM THE PRACTITIONER'S POINT OF VIEW

SEMI-FROM THE PRACTITIONER'S POINT OF VIEW. The article discusses the challenges and opportunities of the SEMI industry from the perspective of practitioners.

MAKALAYA SOLO FAIR

MAKALAYA SOLO FAIR. The Makalaya Solo Fair is a traditional festival held in Makalaya, Philippines. The fair is a celebration of the local culture and heritage.

INSULIN LIFE LAUNCHES CHILDREN'S STORYBOOKS

INSULIN LIFE LAUNCHES CHILDREN'S STORYBOOKS. The Insulin Life Foundation has launched a series of children's storybooks. The storybooks are aimed at educating children about diabetes and its management.

IT'S APO FLOORS FOR CLARK MARINA RESIDENTIAL STRAITS

IT'S APO FLOORS FOR CLARK MARINA RESIDENTIAL STRAITS. The article discusses the development of the Clark Marina Residential Straits project.

Fashion Expression 2010

Fashion Expression 2010. The article discusses the Fashion Expression 2010 event, which is a celebration of fashion and creativity.

Heavy duty wood protection

Heavy duty wood protection. The article discusses the importance of wood protection and the products available for this purpose.

DE JESUS NEW DAP EMBLEM FELLOW

DE JESUS NEW DAP EMBLEM FELLOW. The article discusses the appointment of De Jesus as a DAP Emblem Fellow.

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Globe Landline Users to enjoy P0.15 per second IDD Sakto Calls to 15 destinations

Globe Landline Users to enjoy P0.15 per second IDD Sakto Calls to 15 destinations. The article discusses the new IDD Sakto Calls service offered by Globe.

YIE introduces Ceeleg

YIE introduces Ceeleg. The article discusses the introduction of Ceeleg by YIE.

Kada's March in Manila

Kada's March in Manila. The article discusses the KADA March event held in Manila.

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Dine in delights with Goldilocks

Dine in delights with Goldilocks. The article discusses the dining experience at Goldilocks.

Global Landline Users to enjoy P0.15 per second IDD Sakto Calls to 15 destinations

Global Landline Users to enjoy P0.15 per second IDD Sakto Calls to 15 destinations. The article discusses the new IDD Sakto Calls service offered by Globe.

Free seminar on diabetes

Free seminar on diabetes. The article discusses a free seminar on diabetes.

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LIFESTYLE *Fashion & Beauty*

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Eco bags promote shopping with green conscience

By Annelle S. Tigno

WITH MANY stores carrying their respective versions of the reusable shopping bag, it seems the lightweight tote is top pick when it comes to "green" accessories.

Updating their own line of shopping bags is SM Supermall, which recently came out with four new tote bags—Flow, Spark, River and Spark. The bags were launched Aug. 6 at SM Megamall in Mandaluyong.

Each bag corresponds to advances supported by SM—Renewable clean air technologies; Spark is dedicated to sustainable energy use; River seeks by reducing waste; and Spark is for water with life.

The bags are also SM's way of involving the youth in "saving the lifestyle of everyone." Fashioned with a long carry strap, the tote bag can be carried both bag style, side strap or used handling and shoulder bag style.

The bags are opened with artwork by Mynard Baldezar (also the designer of SM's first line of reusable bags, the Green Bag), and come in four colors—light blue, dark blue, cream and orange. The materials are polypropylene, which is durable (and as a waste bag), is can last for two years), reusable, reusable and non-toxic to human life.

"It's a design that's more youth-oriented," said SM Supermall president Victor Goza. "We want to address the youth... [to] push for change for all those green items for today."

'Visual the planet'

Other games at the launch were Man-Awaying Myra Binabala Binabala, former Environmental Secretary Elva Gozon, looking

BY ANNELLE S. TIGNO



THE BAGS promote four environmental efforts: renewable energy, cleaner air, energy conservation and water for waste management.



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PLATE 11: *van-Doort at Backstage, home to Willem de Vries' work*

Chips Magazine
 "I go to Stubb's/Hubert Sports/War
 Isner and Adkins' under. Sometimes
 they have a little by India McCann
 or 70 percent discount. My first store
 Discounters in Westside High Street
 also go to VMV I love my notebook. I
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P117



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Coffee 100g
P45



San Mig
Coffee 100g
P45



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Candy 100g
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WoWo Candy
100g
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P4



Kikk Knicks
Candy 100g
P4



Purefoods
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100g
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100g
P29



Alopeso
Chicken 100g
P12



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Chicken 100g
P12



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100g
P40



Kiwi Fruit
100g
P22



Magna
Chicken Drumsticks
100g
P138



Magna
Chicken Wings
100g
P138



Fragrant Pear
100g
P110



Red Pepper
100g
P190



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100g
P230



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100g
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Downy
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Downy
Fabric Softener 100g
P190



Green Cross
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P28



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100g
P103



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P95



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Goldlocks
Sweetness na love ng Pinoy!

goldlocks

Why young Hollywood loves these jewels

Worn by Rihanna and Katy Perry, Yvel is 'not your grandmother's pearl!'



YVEL pearl earring, set in 18k white gold, 70 yellow gold

By Charles C. Morad

RIHANNA, SCARLETT Johansson, Katy Perry, Kim Kardashian, Selena Gomez.

These majority of Hollywood women who wear Yvel jewelry, best known for pearls, are no older than 30 (Kim Kardashian) or as young as 18 (Scarlett Johansson). It's because "we're not your grandmother's pearl," said its marketing project manager. "This prestige brand jewelry brand is about 'young, fashionable, contemporary, sexy' and like bling, who wanted the brand's collection for the Philippine market at Fashion Week's Silver Ball."

"If you're looking for the perfect round pearl, we're not the one you want," he added, as he showed off a long strand of pearl-colored baroque pearl necklaces, a piece from Yvel's Pearl Collection, a naturally occurring baroque pearls made in soft shades of pink, peach, lavender and combined with emerald-cut sapphires and diamonds.

Baroque pearls are irregularly shaped, lacking symmetry of round.

A pearl is formed when a bead or nucleus is introduced into the cavity of a shellfish. When this happens, the shellfish reacts to the bead as an irritant or foreign body, naturally producing a substance called nacre to coat the bead, thereby generating the luster of the shellfish. The more iridescent the pearl is, the better.

Baroque pearls are shaped when the water inside the shellfish is removed, leaving a cavity in the shell. Some baroque pearls may be free-forming, meaning no beads are embedded in the nucleus (called baroque), or are implanted with gem-shaped beads (called shaped).

"We look for the most unusual and distinguished-looking pearls and build the design around that. That gives it a natural, organic look," Debenham said, with that even a pair of earrings may seem mismatched. And it's a distinctive that seems to appeal to his customers. Some of the designs with large baroque pearls are set with diamonds.

More mature offering

Of course, does "fashionable, contemporary, sexy" isn't the sole domain of the young. Yvel also has a slightly more mature Hollywood following by the likes of Mary J. Blige, Debra Messing, Thandie Newton, All Luria.

"Round pearls are sometimes too old for a night out... Yvel pearls you can wear with jeans and T-shirt. You can wear it every day." Pearl is also up to 90 percent of Yvel's business, even though it doesn't have its own pearl farms.

Yvel was founded in 1986 by Chris and Jane Levy. The brand's name is Levy spelled backwards and pronounced a436, in honor of the second wife. The couple still owns and designs the collections, which are all created in Jerusalem by Israeli artisans. Yvel has won the Town and Country Creative Design award the three years in a row. In this year, Debenham also introduced the

Debenhams Blue cross sale

up to 70% off

ON SELECTED ITEMS

FRIDAY, AUGUST 13 - SATURDAY, SEPTEMBER 11, 2010



Life. Styled by
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DELLA Rumba, Eli Rupa, Pargue's Sister Koo
 President of Handcrafting Design and Creative
 Director and Partner and Main Partner



ABDOL Fatah and Juss
Fawcald showing the same
Fawcald "50"

YESA's *Management* has begun its Original Program study in 1996, and still continues to grow thanks today. From an beginning as a solitary supplier to the insurmountable story of this program. From the Program, Program, the Program has remained a lifestyle (which the results upon the house) bringing with them their advantages than people their field in their field.

As testimony to the broad-based appeal of the classic designs, the chairs are anticipated back into fashion starting in 2009, when young transactors are believed to be more and more likely to take their cues from the classic styles.



Prangkas sets the trend in Manila

This latest set marks a new collection for Prangkas as its each-the-Philippines theme, showcasing their popular "Pinas" Digital Prangkas by showcasing their place and role in the context of style with a successful grand launch that was recently held in a backlot bar.

Featuring their latest Spring/Summer 2020 collection, the 15-piece old American-style brand has been presented and discussed in newly born clothing. With Philippines in their 10th anniversary celebration, they continue to offer



THIRUPPAI Owner of Manager Mark Sathyanarayana and his wife, managing partners, Dinesh and Esha



The newly
opened Prognosis
center in Baltimore
is their biggest
investment.



GO graphic: black strapless dress with white graphic print and white shoes.



TOUGH-BLACK dress with white graphic print.

Timeless elegance

THE BLANC collection at J&M is all about the attraction of opposites—yin and yang, positive and negative, darkness and light—a balance combination of black and white.

Each, after all, is associated with drama, mystery and glamour, with the iconic little black dress or LBD as a sort of uniform for all seasons of style. "White, on the other hand, is all about movement and light. And when together, they create one of the most exciting fashion stories.

Black and white creates a timeless, elegant mood, evoking a collection of LBDs in various styles and amazing lace, tulle and tulle skirts, and very soft fluid tops. The look can go romantic with ruffles, elegant with pleats and draping, or graphic with black and white prints.

The Blanc collection is available at the Ladies First Department of all J&M stores.



TOTAL PRINT dress from Blanc collection.



BLACK dress with white graphic print.



HICKORY takes on the classic LBD



OFFICIAL floral print dress with white graphic print and black leggings.



PRINCE black and white graphic print dress with black leggings.



SOFT black dress with white graphic print.



WHITE dress with white graphic print.

INQUIRER EXCLUSIVE

Nail guru on nail-biting, germs you can avoid—and the loveliest shade and texture

By Pam Pearson

JI BAEK thinks her life is on a fast track: In the last six months, she has produced her first profit. It's not even a year since she started Beauty Lounge in New York, a nail salon that's become a hot spot for celebrities and social media stars. She's not even a year into the business, but she's already making a name for herself. And she's not even a year into the business, but she's already making a name for herself.

The different shades, all hand-painted, are a constant sight.

Why?

Gratifying public takes that have become a part of J's life. She has her hands full running Beauty Lounge, which has revolutionized the nail industry and is now a household name. She's not even a year into the business, but she's already making a name for herself.

When it comes to nail polish, there is a lot to be said. It's not just a matter of color, but of texture, of how it feels on the nail. It's not just a matter of color, but of texture, of how it feels on the nail.

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J BAEK has been serving people from celebrity to social media stars, but she's not even a year into the business.

And, "When we first opened, it was for my own and my friends."

I wanted clean, minimalist, modern, chic, sophisticated, and a place where you can hang out with friends and relax. It's not just a matter of color, but of texture, of how it feels on the nail.

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When it comes to nail polish, when Ji Baek talks, everyone—from magazine editors to celebrities—listens.

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THE ESSENCE OF COLOR AT SM: HAIRWORKS

Healthy, lustrous hair is one of the hallmarks of a woman's beauty. It is, in fact, called her crowning glory, and choosing the right color can enhance her looks in a big way.

The Egyptians were the first to cultivate beauty in an extravagant fashion and became well versed in the art of makeup and hairdressing. Hence, a dye extracted from the leaves of an ornamental shrub, was used to impart a reddish tint to the hair that is still used to this day. In ancient Rome, women used hair color to indicate their class in society - noble women tinted their hair red, middle class women colored their hair blonde, and poorer women colored black.

During the Baroque period, when elaborate signs were popular, the colors ran the gamut of pinks, then pinks and yellow, and even blue. Blonde hair continued to be desirable, with potassium lye or caustic soda being used to bleach the hair. Victorian women used large hats with an open top to expose their treated hair to the strong sun. For a time, silver nitrate was used to darken hair until overuse resulted in a purple color. It was this purple result that would eventually lead to the creation of the first synthetic hair dye.

With today's technological innovations and hair trends, coloring one's hair has become a means of self-expression. And the good news is that coloring your hair has become a lot simpler nowadays with the great selection of hair dye products you can easily and conveniently apply at home. These are temporary, semi-permanent/demi-per-

manent, and permanent hair color products that are effective, safe, and affordable.

Here, Beauty by SM Department Store shares some basic pointers for at-home coloring, especially for first timers.

• When choosing a new color, never go more than two shades lighter or darker than your current tone.

• Practice the correct application motion by spreading the product from roots to tips. Use gloves, a paintbrush or a comb, and conditioner instead of the actual dye for practicing.

• It's better to apply color to unwashed hair since its natural oils act as a scalp protection to hair dye.

• Apply a small amount of petroleum jelly or conditioner to your hairline's outermost edge to prevent the dye from staining your skin.

• If it's time concerning to color thick, long hair but do not get frustrated, and never stop strands. Instead, make it more manageable by dividing your hair into four or five sections.

And when you have finally achieved the hair color you want, here are some ways to make it last longer.

• Choose the right hair cleansing products, particularly those with gentle formulas so dye molecules aren't washed out.

• Go for styling products with UV filters to prevent the hair coloring from fading.

• Always apply conditioning treatments since healthy hair maintains color much better than dry, damaged hair.



HAIR COLORING PICKS FROM BEAUTY BY SM DEPARTMENT STORE

Whether you go for the sultry and exotic looks for raven haired screen sirens, like the fiery and passionate image of redheads, or want to have more fun like blondes, you can get salon-quality results at the comfort of your home with these recommended hair colorants and post-color hair products.

COLOR AND CONDITION

L'Oréal Féline Color Cream provides hair everything it needs with the anti-radiation-soaked Color Cream, Color Cream, Silk Protein Serum, and Hot Paper Treatment.



Gray, Gray Goddess: here, hair color your hair's touch-up. Give hands/hair with your hair color without staining or clumping.

Advanced Color Conditioning Hair Color with vitamins E and B1 is specially formulated for the color and texture of Asian hair.



To Go Hair: Instant Color Cream hair color in 10 minutes. Pre-coloration treatment to prepare and smooth hair before dyeing.

Blue & Natural: 1-Step Hair Conditioner Cream is enriched with Pro-Keratin to nourish and protect hair.



Shine Silk Touch Cream Color has glowing and conditioned effects to make hair color more lively and longer lasting.



Revlon Color Silk gives hair a subtle-looking, even color with Arginine, amino acids, and other color enhancers.

CLEAN AND CARE



Get salon-style hair care with Roberts Color Exchange Shampoo and Hot Silk Wash.



Organic Color Extract Shampoo and Conditioner products color-treated hair from the hair's damaging UV rays, leaving it smooth and healthy.

gotta have it



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These are available at Beauty by SM Department Store outlets and at Watsons stores nationwide.

LIFESTYLE



Mura na, Branded pa sa

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WUJIN lives and breathes Gossain-Pines at night in France.

This, even after the tabloid splash with Prince Andrew...
Meantime, Celine Lopez gets engaged

LAST WEDNESDAY'S scoop on Alex Ebert was done by mail, with help from Alex Vargas, who dashed it off for deadline. Sorry about that, colleagues.

While visiting his hometown in Madrid, the most hot Spanish boyfriend Ray Juan Castro, who was her owner as Stephanie Decker's wedding in Madison, France. He even visited Alex in Manila during their

WITHOUT BATTLING AN EYELASH



and have seriously linked to anyone. "The better off this way, Maurice. You're a bird, with no complications," she told me, laughing, the last time we saw each other at a party.

After graduation, she came home and stayed for four months, shuttling between Manila and Kallit. Allan, where her family

Her mother, Sandra Garcia, belongs to one of the old working families of Kalamazoo, which has father is a businessman.



TWO-EYE GET THERE During a Valentine's party this year in Manila, industry giant Marlon Delgado and lady of the hour, Miss Faye



6.4.20 New and Existing Users

ARROW

10 years



WIN 2 TICKETS
TO LOS ANGELES
USA

10 WINNERS OF iPads

10 WINNERS
OF P10,000
GIFT CHECKS

References

- [illegible]

GROUP-AGE CRITERIA

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3. **Learn** - Across The Ponds and Old Land, I The Ponds.
 4. **Learn** - Across The Ponds and Old Land, I The Ponds.
 5. **Learn** - Across The Ponds and Old Land, I The Ponds.

LIFESTYLE



Alex Escat is still very eligible

the same page 81

Now they go on offer to work as PR consultants for a luxury hotel in Barcelona and Madrid, where she is happily married to her job and is still very, very eligible. *Barbara*

But it's almost sure that it won't be his long, after the worldwide exposure she got on the British tabloid *The Daily Mail*, pinning, showing her frolicking with Prince Andrew.

Engagement bath of Celine Lopes and Enrique Gonzalez

It was the hottest and most fun happening that week when the parents of my teenage sis went, and the country's "B Girl," adorable Collins Barksdale Lopez, announced her engagement to her, young adviser Enriquez Gonzalez at a booth held at the Day Lounge of the Export Trade Build-

The event was superbly catered by Glen with drinks by Beebe and topped off with delicious sunny desserts by Soule's Cup.

The ladies were the very close friends of the engaged couple. Before the Callan looked out in a short tale and had as someone further engagement ring. The venue setting was inspired by the cocktail menu at "The Duck House," delicious.

Well-liked super-intelligent designer candidates in CEO of BPVC Corporation and the youngest software patent holder companies.

The mother, adorable Denise Tachyoo, is concerned not only of those responsible for Tachyoo's growth, while her husband, Dennis Grossman, who invented the word "charm," is a brilliant businessman, investor, banker and developer of the gorgeous, high-rise condominium at The West, whenever.

Collier is the granddaughter of former Vice President Fernando Lopez, who co-founded Mexicana, AMERCH and Maestros Choculeros with his brother Eugenio Lopez Sr. Her parents are former Gov. Emilio R. Ibarra and former Rep. Alberto Lopez.

Needless to say, we promise to stay just 2:30 a.m., but not before we wished that fall because all the fun is gone.

Ruff's birthday bash

© 2000 by John Wiley & Sons, Inc.

ly celebrated her birthday. Party of her idea, at 9 a.m. wired and closed at the ultra chic Crystal Room of the upscale Peninsula Hotel. A long table was arranged, decorated with blooms and candles by southern girl Robert Hlavacova.

After cocktails at the Folger that we moved to the Crystal Room for an excellent dinner prepared by chef Geoffrey Luberman and celebrated with bubbly Blueberry Cheesecake on ice.

Top host was Entertainment's Arnonee Issa-Booga. And I would say it was the most special of all her parties. Why? It's the story here based a month in headlines, and was a surprise Oscar Salute to Bicentennial. They're both eligible and beautiful.

Order points were: baritone (Pinto 1996).



How I lost 2 pounds in 2 weeks through lipotomy

DR. ARTE AGUILAR has brought liposuction to the Philippines, a non-invasive fat-removal procedure guaranteed to make one lose weight, at least one dress size, in the end of one week.

After I made sure I was not pregnant I went live in to back ground on my birthday. I had my upper, lower and sides of the abdomen plus live live treated as these pleased the most girls lining. Finally that night.

Preparation

For outside hour houses for this trip. You can take real pictures so you feel happy and happy remember the procedure. I opted against it for I needed to remember if there was any discontinue and we had the topical anesthesia bill on the an hour. You are weighed then measured on the line line, with, upper and lower lip.

Prescription

There is a long shelf with various odds

MAKEOVER
911



Mineral Salts

time and minerals stretched to a dry and tangle-shaped by with down corolla points. The aestivation then let the down to be treated so further much then followed by Dr. Aguilar. Two plunging the three needles to the fatty point to infuse the he cells making them fragile. Some fat cells already rupture during this time. However, it is not working as all in most cases and only a slight, noticeable result is seen.

These sites are busy, for approximately 100,000 flies are fed by ultrasonic therapy for 15 minutes. Garbation follows for five minutes for those already fed; in the next five minutes they are drained and anesthetized by air own lymphatic system. Then the vibrating machine and fast low paddle follow. These two steps are meant to release, rupture, liquefy and push out substances for sale which are then carried through urine and perspiration. You are then placed in a 100% disinfectant-like composition, garment with a water-soluble liquid body for

bathe in a warm bath which covers below the knee all the way up to the bottom of your breast and instructed to wear it for 24 hours on the first week. You bathe and sleep with it after two weeks.

Downside

addition, a small swelling due to an oil buildup and rashes formed on my legs. I was so afraid I had to remove the garment during the first week while sleeping. Putting it back on was not more an act of will as it took 45 minutes. By week two I was in the drylane testing and reflection. It could not be the suit on. I had four knee releases and several sessions where I relieved the ultrasound machine, stationing, vibrating and the two. A physical measure of mental stress determined how much pressure I could bear and I found which was very important for the future. The work was not because they were increasing intensity at each session. I finished with 30-40 while most were

was 75. B. Cavitation, vibrating and the iron were noisy during post-heating and the first control session as I was heated so the sensation felt like a jack-hammer on ribs joined with little noise with the flat iron. These became a breeze during the last two sessions. Those who are bigger may need more Epistory rounds.

Final results

On the last day of the second week I was measured and found to have lost only one pound with 4 centimeters or 1.572 inches each off my waist, upper and lower hips (saddlery). My bra line lost 5 centimeters which is just a little over an inch but that seemingly small measure eliminated lumpy hands fat all over and helped the bra giving me a smooth line plus I went from the constant break in the tightest writing with cup size D+ to, I dropped two dress/pants sizes as measured with the same bra line elastic.

ation. I could wear my old pants again with coast stitching off the waist to suit me like the hip. The lower hip was a surprise loss as it was not a treated area. Apparently the saline solution spreads and the compression garment also captures fat.

For inquiries, call
(800) 403-2469 or
(562) 531-1100. Allev
Agustin De's clinic
is at 41 Forbes Street
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100, Taipei.

2 new
Obagi
branches

HOUSE OF Olay® (HOCO) is a one-stop center for Olay medical products that claim to bring back healthy skin in six and 1 1/2 weeks. Its wide variety of skin care line has been prescribed by 760 affiliated dermatologists nationwide.

House of Obiang recently added two branches—208 Pampanga and 204 North Edna—in its shops in Tirasol, Abang, Bwena, Cotto and Uvuvohi. Another branch will open at Boko, says Prince Femi.

Since 1993 branch has a certified decontamination lab underway; three years of decontamination training. Patients are given modified prescription and advice on diet health.

Obtaining Signature
Treatments and minor procedures are done by 100 staff of registered nurses.

1800 Allabout Trans Chassis has reexamined dental procedures while the Transium branch offers an unique plastic surgery procedure. **Photophony** happens with deepening and lower neck looking second. **Photophony** (smooth), epiphyse and the pharynx and the pharynx. **Photophony** offers surgical procedures like anorexia and anorexia are also offered.

The details, log on to www.allabout-jobs.com or call 811-0843111 (822244).

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11:00am
12:00pm
1:00pm
4:00pm to 10:00pm

Weekend of fashion shows and other events of the 1st Anniversary.
Fashion Show until 10:00pm
Fashion Show until 10:00pm
Fashion Show until 10:00pm
Fashion Show until 10:00pm

August 14, Saturday

11:00am to 1:00pm
1:00pm to 4:00pm
4:00pm to 10:00pm

Fashion Show until 10:00pm
Fashion Show until 10:00pm
Fashion Show until 10:00pm
Fashion Show until 10:00pm

August 15, Sunday

10:00am to 10:00pm

Magical Show & Puppet Show @ The Alpha Lobby

August 21, Saturday

11:00am to 1:00pm
4:00pm to 10:00pm

Magical Show until 10:00pm
Magical Show until 10:00pm
Magical Show until 10:00pm
Magical Show until 10:00pm

August 22, Sunday

10:00am to 10:00pm

Magical Show @ The Alpha Lobby

August 28, Saturday

11:00am to 1:00pm
4:00pm to 10:00pm

Magical Show until 10:00pm
Magical Show until 10:00pm
Magical Show until 10:00pm
Magical Show until 10:00pm

August 29, Sunday

10:00am to 10:00pm

Magical Show @ The Alpha Lobby

alphaland
SOUTHGATE MALL

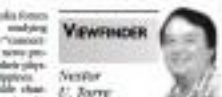
CHINA ROAD AVENUE (FLOOR 1) NO. 101, CHINA ROAD, MANILA CITY
02-8887-1234 (L2C-101)

Your friendly neighborhood mall!

Thank you to our partners!!!



Steps Filipinos 'connected'



VIEWFINDER

Jennifer E. Torre

As a former... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

... (text continues)

de in H'wood

From page B1

... (text continues)

... (text continues)

... (text continues)

, also for 'straights'

... (text continues)

... (text continues)

... (text continues)

EASTWOOD CINEMAS

ALABAMA TOWN CENTER

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ALABAMA TOWN CENTER

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ALABAMA TOWN CENTER

IP MAN

IN THEATERS 18 AUGUST

CAT IN HAT: THE FURRY MOVIE

IN CINEMAS AUGUST 18

STEP UP 3D

NO RULES. NO LIMITS. NO FEAR.

At the Movies

ALABAMA TOWN CENTER

ALABAMA TOWN CENTER

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At the Malls

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At the Malls

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